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PATENT

Customer No. 22,852

Attorney Docket No. 08049.0005-00000



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re Application of:)	
)	
Leo J. CAMPBELL et al.)	Group Art Unit: 2152
)	
Application No.: 09/809,581)	Examiner: Not Yet Assigned
)	
Filed: March 16, 2001)	
)	
For: METHODS AND SYSTEMS FOR)	Confirmation No.: 5903
PROVIDING AN ELECTRONIC)	
ACCOUNT TO A CUSTOMER)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents, including any copending patent applications, are attached.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed

documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

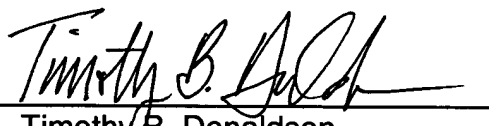
Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: June 25, 2004

By: 
Timothy B. Donaldson
Reg. No. 43,592

INFORMATION DISCLOSURE CITATION

Atty. Docket No.	08049.0005-00000	Appln. No.	09/809,581
Applicant	Leo J. CAMPBELL et al.		
Filing Date	March 16, 2001	Group:	2152

U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
	5,943,656	08/24/99	CROOKS et al.			
	6,035,402	03/07/00	VAETH et al.			
	6,233,565	05/15/01	LEWIS et al.			
	6,285,991	09/04/01	POWAR			
	6,289,323	09/11/01	GORDON et al.			

FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No
WO 01/18718 A1	03/15/01	WIPO			

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

"CONNECT announces OneServer interactive online application platform," Business Wire, April 10, 1995, page 4101043, retrieved from DIALOG, DIALOG No.: 07797909 (2 pages).
International Preliminary Examination Report in PCT/US01/08487, mailed January 23, 2002 (4 pages).
International Preliminary Examination Report in PCT/US01/08488, mailed June 11, 2003 (11 pages).
International Search Report in PCT/US 01/08490, mailed January 22, 2002 (6 pages).
"Joint Direct Bill Payment Form for Mich. Utilities," Bank Technology News, April 1994, page 8, retrieved from DIALOG, DIALOG No.: 03302326 (1 page).
NEWKIRK, K.M., "Banks can slice transaction costs," Independent Banker, December 1995, vol. 45, no. 12, pages 52-53, retrieved from DIALOG, DIALOG No.: 00276769 (3 pages).
"Recommendation F.400/X.400 message handling and directory services -- operation and definition of service," November 14, 1988, CCITT, MELBOURNE, XP002186347 (10 pages).
U.S. Patent Application Publication No. US 2001/0032181 A1, dated October 18, 2001.
U.S. Patent Application Publication No. US 2002/0049672 A1, dated April 25, 2002.

Examiner	Date Considered
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	
Form PTO 1449	Patent and Trademark Office - U.S. Department of Commerce